

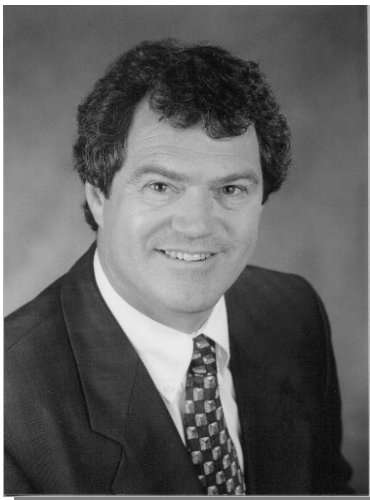
Gregory Miller is First Vice President and Chief Economist with SunTrust Banks, Inc. He completed his undergraduate and graduate Economics degrees at Florida State University and has been a practicing economist, forecaster, and teacher for over 20 years.

Prior to joining SunTrust, Mr. Miller was on the faculty of the College of Business Administration at the University of South Florida in Tampa. Mr. Miller now serves on the USF Business College Board of Advisors.

Before joining USF, Mr. Miller served two Florida Governors in the Florida State Economist's Office in Tallahassee.

As SunTrust Banks' Chief Economist, Mr. Miller's responsibilities include forecasting the national economy, particularly as it affects interest rates. He advises corporate and bank boards of directors. He sits on committees charged with interest rate setting, corporate investment, and benefits policy. He is a policy advisor for Wealth Management and Corporate Investment Banking groups. Mr. Miller also evaluates markets for, and represents SunTrust in, regulatory matters concerning potential mergers and acquisitions.

In addition to his regular SunTrust duties, Mr. Miller is Past-President and Board Member of the Atlanta Economics Club and President and Founding Director of the Atlanta Economics Foundation.



Mr. Miller is also Past-Chairman of the Economic Advisory Committee of the American Bankers Association—a national group of economists who meet with the Federal Reserve Board of Governors to discuss the economy and monetary policy.

